



**Brochure**

**Form ADV Part 2A**

*Item 1 - Cover Page*

**About Wealth Management, LLC**

**CRD# 285903**

317 Main Street  
Suite 201  
Franklin, Tennessee 37064  
(615) 226-3667  
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**February 21, 2023**

This Brochure provides information about the qualifications and business practices of Abound Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (615)226-3667 or [bo@aboundwealth.com](mailto:bo@aboundwealth.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Abound Wealth Management, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Abound Wealth Management, LLC also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

**Item 2 - Material Changes**

The Form ADV Part 2A (the "Brochure") is used to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include the annual provision of a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 9, 2022. Of course, the complete Brochure is available to you at any time upon request.

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#### ***Item 4 - Advisory Business***

##### **General Information**

Abound Wealth Management, LLC ("Abound") was formed in 2016 and provides financial planning, portfolio management and consulting services to our clients.

J. Brian Preston is the principal owner of Abound. Bo Hanson is also a shareholder. Please see ***Brochure Supplement(s)***, Exhibit A, for more information on these owners and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of December 31, 2022, Abound managed \$787,153,136 of assets on a discretionary basis, and no assets on a non-discretionary basis. Abound also provided pension consulting advice on \$27,564,765 of assets.

#### **SERVICES PROVIDED**

At the outset of each client relationship, we spend time with you, asking questions, discussing your investment experience and financial circumstances, and reviewing options for you. Based on our review, we generally develop with you:

- a financial outline for you based on your financial circumstances and goals, and your risk tolerance level (the "Financial Profile" or "Profile"); and
- your investment objective and guideline (the "Investment Plan" or "Plan").

The Financial Profile reflects your current financial picture and a look to your future goals. The Investment Plan outlines the types of investments we will make or recommend on your behalf to meet those goals. The Profile and the Plan are discussed regularly with you, but are not necessarily written documents.

Where we provide general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

##### **Financial Planning**

We generally offer financial planning services in conjunction with Portfolio Management services. Like all services we provide, financial planning is customized to meet your individual needs. Services begin with a data gathering and interview process designed to help understand your goals, objectives, time horizon and risk tolerance. Financial planning is typically not offered as a stand-alone service or for a separate fee, but is provided as a part of the management of the portfolio.

### Portfolio Management

As described above, at the beginning of our relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. The Investment Plan will be updated from time to time when requested by you, or when determined to be necessary or advisable by us based on updates to your financial or other circumstances.

To implement your Investment Plan, we will manage your investment portfolio on a discretionary or a non-discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct the portfolio without prior consultation with you. Plan sponsors may engage us to provide non-discretionary services to retirement plans. Under such a non-discretionary arrangement, clients must be contacted prior to the execution of any trade in the account(s) under management. This can result in a delay in executing recommended trades, which could adversely affect the performance of the portfolio. In a non-discretionary arrangement, you retain the responsibility for the final decision on all actions taken with respect to your portfolio.

Notwithstanding the foregoing, clients may impose certain written restrictions on Abound in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of Abound.

### General Consulting

In addition to the foregoing services, we may provide general consulting services to you. These services are generally provided on a project basis, and usually include, without limitation, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of your insurance portfolio, as well as other matters specific to you as and when requested by you and agreed to by Abound. The scope and fees for consulting services will be negotiated with you at the time of engagement for the applicable project.

### Investment Consulting to 401(k)/Defined Contribution Plans

We also provide investment advice to defined contribution retirement plans including but not limited to 401(k) and profit sharing plans. We assist the plan sponsor with developing model portfolios, evaluating and monitoring investment options, assisting the plan sponsor with developing the Investment Policy Statement, and other miscellaneous services as agreed upon

by the plan sponsor and Abound. We serve as the investment consultant and do not provide discretionary management services to defined contribution retirement plans or individual participant accounts. Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c).

The Employee Retirement Income Security Act of 1974 (“ERISA”) sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, we will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. We may also provide non-fiduciary services such as assistance with participant education and enrollment.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974 (“ERISA”) and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between you and Abound.

## ***Item 5 - Fees and Compensation***

### **General Fee Information**

Fees paid to us are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third-party consultants. Please see ***Item 12 – Brokerage Practices*** for additional information. Fees paid to us are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or offering materials). You should review all fees charged by funds, brokers, Abound and others to fully understand the total amount of fees paid by you for investment and financial-related services.

### **Financial Planning and Portfolio Management Fees**

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$1,000,000	1.25%
Next \$2,000,000	1.00%
Next \$2,000,000	0.75%
Balance over \$5,000,000	0.50%

For Financial Planning and Portfolio Management Services, the minimum portfolio value is generally set at \$750,000 and the minimum annual fee is \$7,500. The minimum fee is discussed in advance of beginning our work and could be higher depending upon the scope and

complexity of your financial situation. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With your authorization, unless other arrangements are made, fees are normally debited directly from your account(s).

Either you or Abound may terminate your Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that your account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

#### General Consulting Fees

When we provide general consulting services you, these services are generally separate from our financial planning and portfolio management services. Fees for general consulting are negotiated at the time of the engagement for such services, and are normally based on an hourly rate of \$375. Upon conclusion of services, you will be provided with an invoice, which is due upon receipt.

#### Investment Consulting to 401(k)/Defined Contribution Plans Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$3,000,000	1.00%
Next \$2,000,000	0.75%
Balance over \$5,000,000	0.50%

Fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. In the event of termination, any paid but unearned fees will be promptly refunded to you. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements.

#### Other Compensation

We may provide seminars and workshops from time to time or one of the Partners may engage in public speaking. Topics will be general in nature, covering issues pertaining to investing and financial planning. Content may vary depending upon the sponsor, if applicable. Where there is a fee involved, such fees may be paid by the event sponsor and are negotiated at the time of the engagement. Where we charge a fee for a seminar, the invitation provided will include information about cancellation and refund policies. Participants are welcome, but are never obligated, to seek individualized advisory services from us.

### ***Item 6 - Performance-Based Fees and Side-By-Side Management***

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

### ***Item 7 - Types of Clients***

We serve individuals, pension and profit-sharing plans, trusts, and estates. With some exceptions, the minimum portfolio value eligible for combined Financial Planning and Portfolio Management Services is \$750,000, and the annual minimum fee starts at \$7,500. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

#### **Methods of Analysis**

In accordance with the Investment Plan and as appropriate for each client, we will primarily invest in no-load mutual funds and exchange traded funds ("ETFs"). On a more limited basis, individual fixed income and equity securities may also be used.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on several factors including, without limitation, rating, yield and duration.

In making selections of individual stocks for your portfolio, we typically use fundamental analysis which involves the review of business and financial information of an issuer. This may include analysis of, without limitation, financial strength ratios, price-to-earnings ratios, dividend yields and growth rate-to-price earnings ratios.

Generally, investments that are selected are: low-cost relative to their peers; have a relatively long history with a consistent record of meeting a specific objective; implement practices to exhibit tax efficiency, and which we believe will provide satisfactory risk-adjusted returns or will decrease the overall volatility of portfolio returns.

#### **Investment Strategies**

We employ a "strategic asset allocation" approach to portfolio management and believe that investing in a well-diversified portfolio over the long-term with low expenses and high tax

efficiency is the best way to achieve your goals. We believe that investors' returns are determined principally by asset allocation decisions, not market timing or stock picking. A strategic allocation is maintained and only infrequently revised based on changes in the economic environment or clients' individual situation. Accounts are periodically rebalanced to the target allocation, while considering the impact of taxes and transaction costs.

#### Risk of Loss

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objective and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

*Management Risks.* While we manage client investment portfolios based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which it is invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, we may invest your portfolio in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* We may invest portions of your assets directly into equity investments, using stocks or pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

*Fixed Income Risks.* We may invest portions of your assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through



pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

#### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Abound or the integrity of our management. We have no disciplinary events to report.

#### ***Item 10 - Other Financial Industry Activities and Affiliations***

Brian Preston is the principal owner and Bo Hanson is a minority owner of Abound. Brian is also the sole owner of 88 Times Over, LLC, a broadcast firm that publishes The Money Guy Show® podcasts and website. Podcasts on financial topics, educational courses and tools are provided through The Money Guy Show in its separate capacity. Clients of Abound are provided free access to The Money Guy Show educational courses and tools, which depending on the product, non-clients must pay to obtain. Brian and Bo invite listeners of The Money Guy Show to become clients of Abound during podcasts and on The Money Guy Show website. Investors should be aware that Brian and Bo will benefit through their ownership in Abound if he or she becomes a client. In accordance with regulatory requirements, Brian and Bo disclose their affiliation with Abound at the time of any solicitation.

#### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

##### **Code of Ethics and Personal Trading**

We have adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with us (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition,

the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code's Professional Standards, we expect our associated persons to put the interests of our clients first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time our associated persons may invest in the same securities recommended to you. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

#### Participation or Interest in Client Transactions

Because associated persons may invest in the same securities as those held in client accounts, we have established a policy requiring our associated persons to pre-clear transactions in some types of securities with our Chief Compliance Officer. The goal of this policy is to avoid any conflicts of interest that arise in these situations. Some types of securities, such as CDs, treasury obligations and open-end mutual funds are exempt from this pre-clearance requirement. However, in the event of other identified potential trading conflicts of interest, our goal is to place client interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If an associated person of ours wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of our Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

### ***Item 12 - Brokerage Practices***

#### Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, we seek "best execution" for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates.

Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that you establish a brokerage account either with Charles Schwab & Co., Inc. ("Schwab") or Fidelity Institutional Wealth Services ("Fidelity") (together, "the Custodians"), both FINRA registered broker-dealers and members SIPC, as the qualified custodian to maintain custody of your assets. We will also effect trades for your accounts at the Custodians, or may in some instances, consistent with our duty of best execution and specific agreement with you, elect to execute trades elsewhere. Although we may recommend that you establish an account at the Custodians, it is ultimately your decision to custody assets with the Custodians. We are independently owned and operated and are not affiliated with the Custodians.

The Custodians provide us with access to their institutional trading, custody, reporting and related services, which are typically not available to the Custodians' retail investors. The Custodians also make available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. The Custodians' services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in their custody, the Custodians generally do not charge separately for custody services but are compensated by account holders through commissions or other fees on trades that they execute or that settle into your Custodian's accounts. Certain trades may not incur commissions or transaction fees from the Custodians. The Custodians are also compensated by earning interest on the uninvested cash in your account. The Custodians also make available to us other products and services that benefit us but may not directly benefit our clients' accounts. These products and services may be used to service all or a substantial number of our accounts, including accounts not maintained at the Custodians.

The Custodians' products and services that assist us in managing and administering clients' accounts generally include, without limitation, software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of our fees from our clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

The Custodians also offer other services intended to help us manage and further develop our business enterprise. These services may include: (i) technology, compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. The Custodians may make available, arrange and/or pay third-party vendors for the types of services rendered to us. The Custodians may discount or waive fees they would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. The Custodians may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that you custody your assets at the Custodians, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which creates a potential conflict of interest. These services are not “soft dollar” arrangements, but are part of the institutional platform offered by the Custodians.

#### Directed Brokerage

Except in the case of certain types of education or retirement accounts, Abound does not usually allow clients to select broker-dealers other than Schwab and Fidelity. Not all advisers require their clients to use a specific custodian.

#### Aggregated Trade Policy

We typically direct trading in individual client accounts as and when trades are appropriate based on the client’s Investment Plan, without regard to activity in other client accounts. However, from time to time, we may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, we will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by us or our officers, directors, or employees will be excluded first.

#### *Item 13 - Review of Accounts*

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include, but are not limited to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. Our Principals and Advisors are responsible for reviewing your accounts.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In

addition, we provide a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at your request.

#### ***Item 14 - Client Referrals and Other Compensation***

As noted above, we receive an economic benefit from Schwab and Fidelity in the form of support products and services they make available to Abound and other independent investment advisors that have their clients maintain accounts at Schwab and Fidelity. These products and services, how they benefit our firm, and the related conflicts of interest are described in (*Item 12 - Brokerage Practices*). The availability of Schwab and Fidelity's products and services to us is based solely on our participation in the programs, and not on the provision of any particular investment advice. Neither Schwab nor Fidelity nor any other party is paid to refer clients to us.

#### ***Item 15 - Custody***

Fidelity and Schwab are the custodians of nearly all client accounts at Abound. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is each custodian's responsibility to provide you with confirmations of trading activity, tax forms and at least quarterly account statements. You are advised to review this information carefully, and to notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held.

From time to time and in accordance with our agreement with you, we will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues.

Certain clients have provided us with their personal username and password information to access accounts held away from Fidelity or Schwab directly on the custodian's website. Under these circumstances, Abound will follow additional safeguarding procedures established by the SEC. Specifically, the funds and securities held in accounts for which we have the client's login credentials will be subject to a surprise "custody" examination at least once during each calendar year by an independent public accountant retained by us for that purpose.

#### ***Item 16 - Investment Discretion***

As described above under *Item 4 - Advisory Business*, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on your behalf; and, the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority.

You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between you and Abound.

***Item 17 - Voting Client Securities***

As a policy and in accordance with our client agreement, we do not vote proxies related to securities held in your accounts. The custodian of the account will normally provide proxy materials directly to you. Clients may contact us with questions relating to proxy procedures and proposals; however, we generally do not research particular proxy proposals.

***Item 18 - Financial Information***

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

Set forth below is the Summary of Material Changes for Abound Wealth Management, LLC (“Abound”):

Date of Change	Description of Item
January 2023	Andrew Dodd joined Abound as a Financial Associate in 2021 and was promoted to a Financial Adviser and registered as an Investment Adviser Representative in January 2023. Please see <i>Exhibit A, Brochure Supplement</i> for more information on this material change.
February 2023	<p>Brian Preston, the principal owner of Abound, is also the sole owner of 88 Times Over, LLC, a broadcast firm that publishes The Money Guy Show® podcasts and website. Podcasts on financial topics, educational courses and tools are provided through The Money Guy Show in its separate capacity. For more information, please see <i>Item 10 – Other Financial Industry Activities and Affiliations</i>.</p> <p>Certain clients have provided us with their personal username and password information to access accounts held away from Fidelity or Schwab directly on the custodian’s website. Under these circumstances, Abound will follow additional safeguarding procedures established by the SEC. Please see <i>Item 15 – Custody</i> for more information.</p>

# **Exhibit A**



**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**J. Brian Preston, CPA, CFP®, PFS**

**CRD# 2923095**

**of**

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February 21, 2023

This Brochure Supplement provides information about Brian Preston, and supplements the Abound Wealth Management, LLC (“Abound”) Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Brian is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

J. Brian Preston (year of birth 1973) is a Partner and co-founder of our firm. Brian’s background in public accounting and recognition in the financial industry provide an interesting combination of analytical skill with a down to earth communication style.

Prior to establishing Abound, Brian was a co-founder of Preston & Cleveland Wealth Management, LLC where he served as a Partner from 2004 to 2017.

Brian has the heart of an educator (Brian is a 3rd generation educator), and this desire to create educated clients led to the award-winning personal finance show, The Money Guy Show. The Money Guy Show has been broadcasting for over 13 years, and Brian has appeared on the Fox Business Channel, US News, and has been featured in The Wall Street Journal, Bankrate.com, Newsweek, Kiplinger's, Yahoo Finance, Forbes, and more. He has been recognized by Investopedia as one of the "Top 100 Most Influential Advisors", by Nerd's Eye View as "Top 50 Advisor Blog", and by Brightscope.com as one of the "Top 100 Most Social Financial Advisors".

Brian earned his B.B.A. degree in Accounting at the University of Georgia. He also has received professional designations as a Certified Public Accountant\* ("CPA") and a Personal Financial Specialist\*\* ("PFS"). Brian is also a CERTIFIED FINANCIAL PLANNER™ professional\*\*\*. He is an active member of the American Institute of CPAs ("AICPA"), the Georgia Society of CPAs, and the National Association of Personal Financial Advisors ("NAPFA").

\* A CPA is a Certified Public Accountant. CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

\*\* The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of personal financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) fulfill 3,000 hours of personal financial planning business experience and (5) pass a PFP examination.

\*\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Brian has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Brian is also the sole owner of 88 Times Over, LLC, a broadcast firm that publishes The Money Guy Show® podcasts and website. Podcasts on financial topics, educational courses and tools are provided through The Money Guy Show in its separate capacity. Clients of Abound are provided free access to The Money Guy Show educational courses and tools, which depending on the product, non-clients must pay to obtain. Money Guy Show listeners should be aware that Brian will benefit through his ownership in Abound if they become an Abound client.

### ***Item 5 - Additional Compensation***

Other than as stated above, Brian has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Brian is a Partner and the majority owner of Abound. Bo Hanson is also a Partner and shareholder and serves as Chief Compliance Officer. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

As Chief Compliance Officer, Bo is responsible for providing compliance oversight to the staff. He may be contacted at 615-226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Bo Hanson, CFA, CFP®**

**CRD# 5348292**

**of**

**Abound Wealth Management, LLC**

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[www.aboundwealth.com](http://www.aboundwealth.com)

February 21, 2023

This Brochure Supplement provides information about Bo Hanson, and supplements the Abound Wealth Management, LLC ("Abound") Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Bo is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Bo Hanson (year of birth 1987) co-founded our firm in 2017 and serves as Partner and Chief Compliance Officer. Prior to establishing Abound, Bo was a financial advisor and Chief Compliance Officer of Preston & Cleveland Wealth Management, LLC from 2008

to 2016. He graduated Summa Cum Laude from the University of Georgia with a BSFCS in Family Financial Planning.

Bo is also the co-host of the award-winning personal finance show, The Money Guy Show, where he and Brian Preston share guidance and insight on topics ranging from clipping coupons to saving for retirement -- and everything in between. He has been featured in and contributed to Fox Business, Bankrate.com, Time, Yahoo! Finance, Forbes, US News and World Report, and was selected as a Career Success Story by the University of Georgia.

Bo has obtained the CERTIFIED FINANCIAL PLANNER™ certification\* as well as the Chartered Financial Analyst® designation\*\*. He regularly attends and participates in industry conferences such as those hosted by the National Association of Personal Financial Advisors ("NAPFA"), and he is a member of the CFA Society Nashville.

Bo's thirst for knowledge, combined with his holistic client-centered focus, provides a blend of competence and compassion that allow him to service high net worth clients. He specializes in the areas of investment management and retirement planning.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

\*\* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum

experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Bo has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Bo produces regular podcasts, covering general investment topics, at a website, [www.moneyguy.com](http://www.moneyguy.com). Educational courses and tools are also provided through The Money Guy Show in its separate capacity. Clients of Abound are provided free access to The Money Guy Show educational courses and tools, which depending on the product, non-clients must pay to obtain. Money Guy Show listeners should be aware that Bo will benefit through his ownership in Abound if they become an Abound client.

***Item 5 - Additional Compensation***

Other than as stated above, Bo has no other income or compensation to disclose.

***Item 6 - Supervision***

Brian Preston is a Partner and majority owner of Abound. Bo Hanson is also a Partner and shareholder and serves as Chief Compliance Officer. Both are Portfolio Managers and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried out by these individuals, as assisted by other staff members of the firm.

As Principal and majority owner, Brian is responsible for providing oversight of Bo's activities. He may be contacted at 615-226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Carter W. Thomas, CFP®**

**CRD# 6102891**

**of**

**Abound Wealth Management, LLC**

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[www.aboundwealth.com](http://www.aboundwealth.com)

February 21, 2023

This Brochure Supplement provides information about Carter W. Thomas, and supplements the Abound Wealth Management, LLC (“Abound”) Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Carter is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Carter W. Thomas (year of birth 1988) joined our firm in 2017 and serves as Principal and Chief Operations Officer. Prior to joining Abound, Carter was a Financial Advisor with Preston & Cleveland Wealth Management, LLC from 2015 to 2016. His previous experience also included serving as a Financial Planner with Mastrapasqua Asset



Management, LLC (2013 – 2015) and as an Investment Analyst with HB Sconyers and Company, LLC (2011 -2013).

Carter is dedicated to working closely with his clients on the development and ongoing monitoring of financial plans. He thrives on keeping education at the forefront of every financial relationship he shares.

Carter graduated from Lipscomb University with a B.B.A. in Financial Markets. He has also obtained the CERTIFIED FINANCIAL PLANNER™ certification\*.

When not working with clients to create simple and effective financial strategies, Carter loves spending time with his wife, Beth, their son, D. Wilson, and their Goldendoodle, Winston. He lives in Franklin, Tennessee and is actively involved with the Nashville Inner City Ministry and the Williamson County Animal Center. Whenever possible, you can find Carter at the YMCA, on 30a, or taking “windows down” drives with Winston.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate’s ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Carter has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Carter is not engaged in any other business activities.

***Item 5 - Additional Compensation***

As an employee of Abound, Carter is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

***Item 6 - Supervision***

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Carter and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Matthew D. Hoffner, CFP®**

**CRD# 5925929**

**of**

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February 21, 2023

This Brochure Supplement provides information about Matthew D. Hoffner, and supplements the Abound Wealth Management, LLC (“Abound”) Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Matt is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Matthew D. Hoffner (year of birth 1989) joined our firm in 2017 as a Financial Associate. In 2019, he registered as an Investment Adviser Representative, and now serves as a Financial Advisor. Prior to joining Abound, Matt was a Wealth Advisor with Monarch

Advisory Group, doing business under the corporate RIA platform of LPL Financial and Western Wealth Management, from 2013 to 2017.

Matt enjoys the details that go into crafting a financial plan and researching unique situations that arise during the planning process.

Matt graduated from Virginia Tech in 2013 with a Bachelor of Science in Business and a major in Finance. He is a CERTIFIED FINANCIAL PLANNER™ professional\*.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Matt has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Matt is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

As an employee of Abound, Matt is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

*Item 6 - Supervision*

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Matt and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Eric J. Hale, CFP®, CPA**

**CRD# 7250694**

**of**

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February 21, 2023

This Brochure Supplement provides information about Eric J. Hale, and supplements the Abound Wealth Management, LLC ("Abound") Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Eric is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Eric J. Hale (year of birth 1989) joined our firm in 2019 as a Financial Associate. In 2020, he registered as an Investment Adviser Representative, and now serves as a Financial Advisor. Prior to joining Abound, Eric was a Manager in the Planning & Finance

Department of Greystone from 2016 to 2019. His previous experience also included serving as a Senior Associate at Ernst & Young, LLP from 2012 to 2016.

Eric has a personal passion for financial planning and serving others, and he enjoys having a long-term, meaningful impact on the lives of clients as they craft and pursue their financial and life goals.

Eric graduated from the University of Oklahoma in 2012 with a Masters of Accountancy and Bachelors of Business Administration in Finance and Accounting. He is a Certified Public Accountant\* ("CPA") and a CERTIFIED FINANCIAL PLANNER™ professional\*\*.

\* A CPA is a Certified Public Accountant. CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Eric has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Eric is not engaged in any other business activities.

***Item 5 - Additional Compensation***

As an employee of Abound, Eric is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

***Item 6 - Supervision***

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Eric and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.



**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Eric S. Baer, CFP®**

**CRD# 7225595**

**of**

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February 21, 2023

This Brochure Supplement provides information about Eric S. Baer, and supplements the Abound Wealth Management, LLC ("Abound") Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Eric is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Eric S. Baer (year of birth 1975) joined our firm in September 2020 as a Financial Associate and became a Financial Adviser in April 2021. Prior to joining Abound, Eric worked for Watson Planning, LLC as an Independent Adviser. His previous experience also included

serving as a Project Manager and Senior Engineer with GE and subsequently ABB, Inc. (via merger in 2018) from 1999 to 2020.

Eric has a passion for serving others and strives to facilitate a long-term impact on the lives of clients as they pursue their life goals. He helps each client uncover their relationship with money so they can be freed from any inaccurate assumptions possibly limiting their ability to succeed financially.

Eric graduated from Rose-Hulman Institute of Technology in 1999 with a Bachelor of Science in Mechanical Engineering. In 2018, he received the Certificate of Financial Planning from Emory University through the Dalton Education program. Eric is also a CERTIFIED FINANCIAL PLANNER <sup>TM</sup> professional\*.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Eric has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Eric is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

As an employee of Abound, Eric is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

***Item 6 - Supervision***

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Eric and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Breanne M. Coffey, CFP®**

**CRD# 6644518**

**of**

**Abound Wealth Management, LLC**

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February 21, 2023

This Brochure Supplement provides information about Breanne M. Coffey, and supplements the Abound Wealth Management, LLC ("Abound") Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Breanne is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Breanne M. Coffey (year of birth 1995) joined our firm in September 2019 as a Financial Associate and became a Financial Adviser in November 2021. Prior to joining Abound, Breanne worked in Investment Research at Mountain State Analytics, LLC from 2015 to 2017.

Breanne graduated from West Virginia University with a Bachelor of Science and Business Administration in Finance. She then graduated from the University of Georgia with a Master of Financial Planning. In 2020, she became a CERTIFIED FINANCIAL PLANNER™ professional\*.

Breanne is passionate about sharing her knowledge with clients and enjoys the satisfaction that comes with helping others reach their financial goals. Breanne is also determined to help her generation understand the importance of sound financial planning.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Breanne has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Breanne is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

As an employee of Abound, Breanne is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

***Item 6 - Supervision***

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Breanne and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Hannah E. Lindsey, CFP®**

**CRD# 7466771**

**of**

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February 21, 2023

This Brochure Supplement provides information about Hannah E. Lindsey, and supplements the Abound Wealth Management, LLC ("Abound") Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Hannah is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Hannah E. Lindsey (year of birth 1997) joined our firm in August 2019 as a Financial Associate and became a Financial Adviser in November 2021. Prior to joining Abound, Hannah attended Western Kentucky University's financial planning program.

Hannah earned a Bachelor of Science in Finance from Western Kentucky University in 2019. She is a CERTIFIED FINANCIAL PLANNER™ professional\*.

Financial planning was not Hannah's original goal, but she was immediately drawn to the subject after taking a personal finance class in college. Hannah loves building strong relationships with clients and working with them to help reach their personal goals through organized and systematic plans.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Hannah has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Hannah is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

As an employee of Abound, Hannah is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.



*Item 6 - Supervision*

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Hannah and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Andrew C. Dodd, CFP®**

**CRD# 7064619**

**of**

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February 21, 2023

This Brochure Supplement provides information about Andrew C. (“Andy”) Dodd, and supplements the Abound Wealth Management, LLC (“Abound”) Brochure. You should have received a copy of that Brochure. Please contact us at (615) 226-3667 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Andrew is available on the SEC’s website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Andrew C. Dodd (year of birth 1977) joined our firm in May 2021 as a Financial Associate and became a Financial Adviser in January 2023. Prior to joining the firm, Andy worked for Green & Associates as an Associate Wealth Management Adviser (2020-2021). His previous experience also includes working as a Financial Advisor for Northwestern

Mutual (2019). In addition, he was an Owner of Red Decibel Music Group, LLC, a music production and publishing company (2006-2018).

Andrew graduated from the University of Southern California in 1999 with a Bachelor of Music degree. In 2020, he received the Certificate of Financial Planning from the Boston Institute of Finance/Bryant University. He is also CERTIFIED FINANCIAL PLANNER™ professional\*.

Andrew has a passion for helping others meet their personal and financial goals through thoughtful planning and meaningful relationships. He enjoys the process of continual growth and learning while finding creative solutions for each client's unique needs.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Andrew has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Andrew is 50% owner of Red Decibel Productions, Red Decibel Music Group, LLC and Dodd Music, LLC. All three businesses are music production/publishing companies. He spends less than 10% of his time each month performing light administrative duties related to collection of music royalties.

***Item 5 - Additional Compensation***

As an employee of Abound, Andrew is eligible to receive bonuses based on new clients brought to the firm. The receipt of compensation based on referrals could influence employees to recommend our services.

***Item 6 - Supervision***

Brian Preston, Partner, and Bo Hanson, Partner and Chief Compliance Officer, are responsible for providing compliance oversight for Andrew and for reviewing accounts. Messrs. Preston and Hanson can be reached at (615) 226-3667.